



## **Firm Brochure**

(Part 2A of Form ADV)

**OPTIMUM WEALTH MANAGEMENT, LLC**

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**CRD# 132422**

This brochure provides information about the qualifications and business practices of Optimum Wealth Management, LLC. If you have any questions about the contents of this brochure, please contact us at: 678- 778-2694, or by email at: [mcordak@optimumwlth.com](mailto:mcordak@optimumwlth.com). The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission, or by any State securities authority.

Optimum Wealth Management, LLC is a Registered Investment Adviser. Registration does not imply a certain level of skill or training

Additional information about Optimum Wealth Management, LLC is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

March 6, 2025

## Item 2: Material Changes

### Material Changes

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#### Annual Update

The Material Changes section of this brochure will be updated annually when material changes occur since the previous release of the Firm Brochure. We will provide you, no later than April 30<sup>th</sup> of each year, an offer to provide a full updated copy of this Brochure.

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#### Material Changes since the Last Update

Since the last update on February 29, 2024, Optimum Wealth Management, LLC has had the following material changes:

- None

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#### Full Brochure Available

Whenever you would like to receive a complete copy of our Firm Brochure, please contact us by telephone at: 678-778-2694 or by email at: [mcordak@optimumwlth.com](mailto:mcordak@optimumwlth.com).

### Item 3: Table of Contents

## Table of Contents

<b>Item 2: Material Changes.....</b>	<b>i</b>
Annual Update .....	i
Material Changes since the Last Update .....	i
Full Brochure Available .....	i
<b>Item 4: Advisory Business .....</b>	<b>1</b>
Firm Description .....	1
Principal Owners.....	1
Types of Advisory Services.....	2
Tailored Relationships .....	2
Types of Agreements.....	2
Financial Planning Agreement .....	2
Advisory Service Agreement.....	3
Hourly Planning Engagements.....	4
Asset Management .....	4
Sub-Advisory Services.....	4
Termination of Agreement .....	4
<b>Item 5: Fees and Compensation .....</b>	<b>5</b>
Description .....	5
Fee Billing .....	5
Other Fees.....	5
Expense Ratios.....	6
Past Due Accounts and Termination of Agreement .....	6
<b>Item 6: Performance-Based Fees.....</b>	<b>6</b>
Sharing of Capital Gains .....	6
<b>Item 7: Types of Clients .....</b>	<b>6</b>
Description .....	6
Account Minimums.....	6
<b>Item 8: Methods of Analysis, Investment Strategies and Risk of Loss.....</b>	<b>7</b>
Methods of Analysis .....	7

Investment Strategies .....	8
Risk of Loss .....	8
<b>Item 9: Disciplinary Information .....</b>	<b>10</b>
Legal and Disciplinary .....	10
<b>Item 10: Other Financial Industry Activities and Affiliations .....</b>	<b>10</b>
Affiliations .....	10
<b>Item 11: Code of Ethics, Participation or Interest in Client Transactions and Personal Trading .....</b>	<b>10</b>
Code of Ethics.....	10
Participation or Interest in Client Transactions .....	11
Personal Trading.....	11
<b>Item 12: Brokerage Practices .....</b>	<b>11</b>
Selecting Brokerage Firms.....	11
Best Execution .....	11
Soft Dollars .....	11
Order Aggregation .....	11
<b>Item 13: Review of Accounts.....</b>	<b>12</b>
Periodic Reviews .....	12
Review Triggers.....	12
Regular Reports.....	12
<b>Item 14: Client Referrals and Other Compensation.....</b>	<b>12</b>
Incoming Referrals.....	12
Referrals Out .....	13
Other Compensation.....	13
<b>Item 15: Custody .....</b>	<b>13</b>
Account Statements.....	13
Performance Reports.....	14
Net Worth Statements.....	14
<b>Item 16: Investment Discretion .....</b>	<b>14</b>
Discretionary Authority for Trading.....	14
Limited Power of Attorney.....	14
<b>Item 17: Voting Client Securities.....</b>	<b>15</b>
Proxy Votes.....	15

<b>Item 18: Financial Information .....</b>	<b>15</b>
Financial Condition .....	15
<b>Business Continuity Plan .....</b>	<b>17</b>
General .....	17
Disasters .....	17
Alternate Offices .....	17
Loss of Key Personnel .....	17
<b>Information Security Program .....</b>	<b>18</b>
Information Security .....	18
Privacy Notice .....	18
<b>Firm Brochures .....</b>	<b>19</b>

## **Item 4: Advisory Business**

### **Advisory Business**

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#### **Firm Description**

Optimum Wealth Management, LLC (hereafter referred to as “Optimum Wealth Management” or “OWM”) was founded in 2010.

OWM provides personalized confidential financial planning and investment management to individuals and small businesses. Advice is provided through consultation with the client and may include: determination of financial objectives, identification of financial problems, cash flow management, tax planning, insurance review, investment management, education funding, retirement planning, and estate planning.

OWM is a fee-only financial planning and investment management firm. Investment advice is an integral part of financial planning. In addition, OWM advises clients regarding cash flow, college planning, retirement planning, tax planning and estate planning.

Investment advice is provided, with the client making the final decision on investment selection. OWM does not act as a custodian of client assets. The client always maintains asset control.

OWM places trades for clients on a discretionary basis for which we require written authorization. Our discretionary authority means that we can place trades without your consent prior to each transaction.

A written evaluation of each client's initial situation is provided to the client, often in the form of a net worth statement. Periodic reviews are also communicated to provide reminders of the specific courses of action that need to be taken. More frequent reviews occur but are not necessarily communicated to the client unless immediate changes are recommended.

Other professionals (e.g., lawyers, accountants, insurance agents, etc.) are engaged directly by the client on an as-needed basis. Conflicts of interest will be disclosed to the client in the unlikely event they should occur.

The initial meeting, which may be by telephone 678-778-2694, is free of charge and is considered an exploratory interview to determine the extent to which financial planning and investment management may be beneficial to the client.

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#### **Principal Owners**

Michael C. Cordak is 100% owner of OWM.

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## **Types of Advisory Services**

OWM provides investment supervisory services, also known as asset management services; manages investment advisory accounts not involving investment supervisory services; furnishes investment advice through consultations; issues special reports about securities; and issues, charts, graphs, formulas, or other devices which clients may use to evaluate securities.

OWM has a sub-advisory contracted relationship with RIA Innovations for services including trade processing, collection of management fees, record maintenance, report preparation, and research. For its services, RIA Innovations charges a fee based on a percentage of Client's assets under management, and this is included in the fee schedule below under Item 5. OWM will be responsible for the continuing supervision of the Client's account, and the actions of the sub-adviser in connection with the Client's account and the managed assets. OWM also will be responsible for the payment of any advisory fee or other charges of the sub-adviser with respect to the managed assets unless or except as specifically authorized in advance by the Client.

On an occasional basis, OWM furnishes advice to clients on matters not involving securities, such as financial planning matters, taxation issues, and trust services that often include estate planning.

As of March 2, 2025, OWM manages approximately \$62,596,226 on a discretionary basis, and \$0 is managed on a non-discretionary basis.

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## **Tailored Relationships**

The goals and objectives for each client are documented in our client relationship management system. Investment policy statements are created that reflect the stated goals and objective. Clients may impose restrictions on investing in certain securities or types of securities.

Agreements may not be assigned without client consent.

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## **Types of Agreements**

The following agreements define the typical client relationships:

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### **Financial Planning Agreement**

A financial plan is designed to help the client with all aspects of financial planning without ongoing investment management after the financial plan is completed.

The financial plan may include, but is not limited to: a net worth statement; a cash flow statement; a review of investment accounts, including reviewing asset allocation and providing repositioning recommendations; strategic tax planning; a review of retirement accounts and plans including recommendations; a review of insurance policies and recommendations for changes, if necessary; one or more retirement scenarios; estate planning review and recommendations; and

education planning with funding recommendations.

Detailed investment advice and specific recommendations are provided as part of a financial plan. Implementation of the recommendations is at the discretion of the client.

The fee for a financial plan is predicated upon the facts known at the start of the engagement. The minimum fee is \$1,500 and is *NOT NEGOTIABLE*. Since financial planning is a discovery process, situations occur wherein the client is unaware of certain financial exposures or predicaments.

In the event that the client's situation is substantially different than disclosed at the initial meeting, a revised fee will be provided for mutual agreement.

The client must approve the change of scope in advance of the additional work being performed when a fee increase is necessary.

After delivery of a financial plan, future face-to-face meetings may be scheduled as necessary for up to one month. Follow-on implementation work is billed separately at the rate of \$200 per hour.

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### **Advisory Service Agreement**

Most clients choose to have OWM manage their assets in order to obtain ongoing in-depth advice and life planning. All aspects of the client's financial affairs are reviewed, including those of their children. Realistic and measurable goals are set and objectives to reach those goals are defined. As goals and objectives change over time, suggestions are made and implemented on an ongoing basis.

The scope of work and fee for an Advisory Service Agreement is provided to the client in writing prior to the start of the relationship. An Advisory Service Agreement includes: cash flow management; insurance review; investment management (including performance reporting); education planning; retirement planning; and estate planning, as well as the implementation of recommendations within each area.

The annual Advisory Service Agreement fee is based on a percentage of the investable assets according to the following schedule:

- \_1.65%\_ up to \$500,000;
- \_1.40%\_ on account size from 500,001 to 1,000,000; and
- \_1.15%\_ on account sizes above \$1,000,000.

The minimum annual fee is \$3,750 and is *NOT NEGOTIABLE*.

Although the Advisory Service Agreement is an ongoing agreement and constant adjustments are required, the length of service to the client is at the client's discretion. The client or the investment manager may terminate an Agreement by written notice to the other party. At termination, fees will be billed on a pro rata basis for the portion of the quarter completed. The portfolio value



at the completion of the prior full billing quarter is used as the basis for the fee computation, adjusted for the number of days during the billing quarter prior to termination.

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### **Hourly Planning Engagements**

OWM provides hourly planning services for clients who need advice on a limited scope of work. The hourly rate for limited scope engagements is \$200.

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### **Asset Management**

Assets are invested primarily in no-load or low-load mutual funds and exchange-traded funds, usually through discount brokers or fund companies. Fund companies charge each fund shareholder an investment management fee that is disclosed in the fund prospectus. Discount brokerages may charge a transaction fee for the purchase of some funds.

Stocks and bonds may be purchased or sold through a brokerage account when appropriate. The brokerage firm charges a fee for stock and bond trades. OWM does not receive any compensation, in any form, from fund companies.

Investments may also include: equities (stocks), warrants, corporate debt securities, commercial paper, certificates of deposit, municipal securities, investment company securities (variable life insurance, variable annuities, and mutual funds shares), U. S. government securities, options contracts, futures contracts, and interests in partnerships.

Initial public offerings (IPOs) are not available through OWM.

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### **Sub-Advisory Services**

OWM offers investment sub-advisory services to unaffiliated registered investment advisers ("RIAs"). Unaffiliated RIAs may choose to engage OWM for investment management of some or all of their clients' assets. OWM shall have day-to-day responsibility for the active management of the allocated assets from the unaffiliated advisor's client. The unaffiliated adviser RIA shall continue to render investment advisory services to the client relative to the ongoing monitoring and review of account performance, asset allocation and client investment objectives. For the unaffiliated RIAs which OWM provides these services, a written sub-advisory agreement is in place between OWM and the unaffiliated RIA.

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### **Termination of Agreement**

A Client may terminate any of the aforementioned agreements within 5 days of the signing of the agreement without penalty. Thereafter, a Client may terminate any of the aforementioned agreements at any time by notifying OWM in writing and paying the rate for the time spent on the investment advisory engagement prior to notification of termination. If the client made an advance payment, OWM will refund any unearned portion of the advance payment.

OWM may terminate any of the aforementioned agreements at any time by notifying the client in writing. If the client made an advance payment, OWM will refund any unearned portion of the advance payment.

## **Item 5: Fees and Compensation**

### **Fees and Compensation**

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#### **Description**

OWM bases its fees on a percentage of assets under management and hourly charges and fixed fees (not including subscription fees).

Please refer to Item 4 “Advisory Services” above for detailed information on fees and compensation.

Financial plans are priced according to the degree of complexity associated with the client’s situation.

Fees are normally NOT *NEGOTIABLE*.

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#### **Fee Billing**

Investment management fees are billed quarterly, in ADVANCE, meaning that we invoice you *BEFORE* the three-month billing period has *BEGUN*. Payment in full is expected upon invoice presentation. Fees are usually deducted from a designated client account to facilitate billing. The client must consent in advance in writing to direct debiting of their investment account.

Please refer to Item 12 “Brokerage Practices” below for detailed information on brokerage practices.

Fees for financial plans are billed 50% in advance, with the balance due upon delivery of the financial plan.

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#### **Other Fees**

Custodians may charge transaction fees on purchases or sales of certain mutual funds and exchange-traded funds. These transaction charges are usually small and incidental to the purchase or sale of a security. The selection of the security is more important than the nominal fee that the custodian charges to buy or sell the security.

OWM, in its sole discretion, may waive its minimum fee and/or charge a lesser investment advisory fee based upon certain criteria (e.g., historical relationship, type of assets, anticipated future earning capital, anticipated future additional assets, dollar amounts of assets to be managed, related accounts, account composition, negotiations with clients, etc.).

New Advisory Service Agreement fees are calculated on a formula basis and adjusted for complexity of individual situations. *The formula is based on gross income, gross assets and other financial considerations.*

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**Expense Ratios**

Mutual funds generally charge a management fee for their services as investment managers. The management fee is called an expense ratio. For example, an expense ratio of 0.50 means that the mutual fund company charges 0.5% for their services. These fees are in addition to the fees paid by you to OWM.

Performance figures quoted by mutual fund companies in various publications are after their fees have been deducted.

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**Past Due Accounts and Termination of Agreement**

OWM reserves the right to stop work on any account that is more than 60 days overdue. In addition, OWM reserves the right to terminate any financial planning engagement where a client has willfully concealed or has refused to provide pertinent information about financial situations when necessary and appropriate, in OWM's judgment, to providing proper financial advice. Any unused portion of fees collected in advance will be refunded within 30 days.

**Item 6: Performance-Based Fees****Performance-Based Fees**

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**Sharing of Capital Gains**

Fees are not based on a share of the capital gains or capital appreciation of managed securities.

OWM does not use a performance-based fee structure because of the potential conflict of interest. Performance-based compensation may create an incentive for the adviser to recommend an investment that may carry a higher degree of risk to the client.

**Item 7: Types of Clients****Types of Clients**

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**Description**

OWM generally provides investment advice to individuals and high net worth individuals.

Client relationships vary in scope and length of service.

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**Account Minimums**

The minimum account size is \$250,000 of assets under management, which equates to a minimum annual fee of \$3,750.

When an account falls below \$250,000 in value, the minimum annual fee of \$3,750 is charged. Depending upon circumstances, OWM will sign an *Hourly Agreement* with the client if assets have diminished significantly below \$225,000.

OWM has the discretion to waive the account minimum. Accounts of less than \$250,000 may be set up when the client and the advisor anticipate the client will add additional funds to the accounts bringing the total to \$250,000 within a reasonable time. Other exceptions will apply to employees of OWM and their relatives, or relatives of existing clients.

Clients receiving ongoing asset management services will be assessed a \$3,750 minimum annual fee. Clients with assets below the minimum account size may pay a higher percentage rate on their annual fees than the fees paid by clients with greater assets under management.

## **Item 8: Methods of Analysis, Investment Strategies and Risk of Loss**

### **Methods of Analysis, Investment Strategies and Risk of Loss**

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#### **Methods of Analysis**

Security analysis methods may include charting, fundamental analysis, technical analysis, and cyclical analysis.

- Charting analysis involves the use of patterns in performance charts. We use this technique to search for patterns used to help predict favorable conditions for buying and/or selling a security.
- Fundamental analysis involves the analysis of financial statements, the general financial health of a company, and/or the analysis of management or competitive advantages.
- Technical analysis involves the analysis of past market data; primarily price and volume.
- Cyclical analysis involves the analysis of business cycles to find favorable conditions for buying and/or selling a security.

The main sources of information include financial newspapers and magazines, inspections of corporate activities, research materials prepared by others, corporate rating services, timing services, annual reports, prospectuses, filings with the Securities and Exchange Commission, and company press releases.

Other sources of information that OWM may use include Morningstar Principia mutual fund information, Morningstar Principia stock information, Charles Schwab & Company's "SchwabLink" service, Advisor Intelligence, and the World Wide Web.

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## **Investment Strategies**

The primary investment strategy used on client accounts is strategic asset allocation utilizing a core and satellite approach. This means that we use passively-managed index and exchange-traded funds as the core investments, and then add actively-managed funds where there are greater opportunities to make a difference. Portfolios are globally diversified to control the risk associated with traditional markets.

The investment strategy for a specific client is based upon the objectives stated by the client during consultations. The client may change these objectives at any time. Each client executes an Investment Policy Statement that documents their objectives and their desired investment strategy.

Other strategies may include long-term purchases, short-term purchases, trading, short sales, margin transactions, and option writing (including covered options, uncovered options or spreading strategies).

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## **Risk of Loss**

All investment programs have certain risks that are borne by the investor. Our investment approach constantly keeps the risk of loss in mind. Investors face the following investment risks:

- Charting analysis involves using and comparing various charts to predict long- and short-term performance or market trends. The risk involved in solely using this method is that only past performance data is considered. Using charting analysis without other methods of analysis would be assuming that past performance would be indicative of future performance.
- Fundamental analysis concentrates on factors that determine a company's value and expected future earnings. This strategy would normally encourage equity purchases in stocks that are undervalued or priced below their perceived value. The risk assumed is that the market will fail to reach expectations of perceived value.
- Technical analysis attempts to predict a future stock price or direction based on market trends. The assumption is that the market follows discernible patterns and if these patterns can be identified then a prediction can be made. The risk is that markets do not always follow patterns, and relying solely on this method may not work long-term.
- Cyclical analysis assumes that the markets react in cyclical patterns, which, once identified, can be leveraged to provide performance. The risks with this strategy are two-fold: 1) the markets do not always repeat cyclical patterns, and 2) if too many investors begin to implement this strategy, it changes the very cycles identified.

- **Interest-rate Risk:** Fluctuations in interest rates may cause investment prices to fluctuate. For example, when interest rates rise, yields on existing bonds become less attractive, causing their market values to decline.
- **Market Risk:** The price of a security, bond, or mutual fund may drop in reaction to tangible and intangible events and conditions. This type of risk is caused by external factors independent of a security's particular underlying circumstances. For example, political, economic and social conditions may trigger market events.
- **Inflation Risk:** When any type of inflation is present, a dollar today will not buy as much as a dollar next year, because purchasing power is eroding at the rate of inflation.
- **Currency Risk:** Overseas investments are subject to fluctuations in the value of the dollar against the currency of the investment's originating country. This is also referred to as exchange rate risk.
- **Reinvestment Risk:** This is the risk that future proceeds from investments may have to be reinvested at a potentially lower rate of return (i.e. interest rate). This primarily relates to fixed income securities.
- **Business Risk:** These risks are associated with a particular industry or a particular company within an industry. For example, oil-drilling companies depend on finding oil and then refining it, a lengthy process, before they can generate a profit. They carry a higher risk of profitability than an electric company, which generates its income from a steady stream of customers who buy electricity no matter what the economic environment is like.
- **Liquidity Risk:** Liquidity is the ability to readily convert an investment into cash. Generally, assets are more liquid if many traders are interested in a standardized product. For example, Treasury Bills are highly liquid, while real estate properties are not.
- **Financial Risk:** Excessive borrowing to finance a business' operations increases the risk of profitability, because the company must meet the terms of its obligations in good times and bad. During periods of financial stress, the inability to meet loan obligations may result in bankruptcy and/or a declining market value.
- **Investment Companies Risk:** When a client invests in open-end mutual funds or ETFs, the client indirectly bears its proportionate share of any fees and expenses payable directly by those funds. Therefore, the client will incur higher expenses, many of which may be duplicative. In addition, the client's overall portfolio may be affected by losses of an underlying fund and the level of risk arising from the investment practices of an underlying fund (such as the use of derivatives). ETFs are also subject to the following risks: (i) an ETF's shares may trade at a market price that is above or

below their net asset value; (ii) the ETF may employ an investment strategy that utilizes high leverage ratios; or (iii) trading of an ETF's shares may be halted if the listing exchange's officials deem such action appropriate, the shares are de-listed from the exchange, or the activation of market-wide "circuit breakers" (which are tied to large decreases in stock prices) halts stock trading generally. OWM has no control over the risks taken by the underlying funds in which clients invest.

#### **Item 9: Disciplinary Information**

### **Disciplinary Information**

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#### **Legal and Disciplinary**

The firm and its employees have not been involved in legal or disciplinary events related to past or present investment clients.

#### **Item 10: Other Financial Industry Activities and Affiliations**

### **Other Financial Industry Activities and Affiliations**

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#### **Affiliations**

RIA Innovations provides a full array of quality investment management services to the OWM. The service also offers back-office support in the form of quarterly performance reports, risk/return assessments, investment policy statements, and client services agreements which provide a clear, written description of the advisory relationship between OWM and their client. In addition, the services will assist in operating an investment advisory business and provide communications materials for both prospective and existing investment clients. RIA Innovations is independently registered with the Securities and Exchange Commission and OWM and RIA Innovations are independently owned and operated.

#### **Item 11: Code of Ethics, Participation or Interest in Client Transactions and Personal Trading**

### **Code of Ethics, Participation or Interest in Client Transactions and Personal Trading**

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#### **Code of Ethics**

The employees of OWM have committed to a Code of Ethics that is available for review by clients and prospective clients upon request. The firm will provide a copy of the Code of Ethics to any client or prospective client upon request.

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**Participation or Interest in Client Transactions**

OWM and its employees may buy or sell securities that are also held by clients. Employees may not trade their own securities ahead of client trades. Employees comply with the provisions of the *OWM Compliance Manual*.

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**Personal Trading**

The Chief Compliance Officer of OWM is Michael C. Cordak. He reviews all employee trades each quarter. The personal trading reviews ensure that the personal trading of employees does not affect the markets, and that clients of the firm receive preferential treatment. Since most employee trades are small mutual fund trades or exchange-traded fund trades, the trades do not affect the securities markets.

**Item 12: Brokerage Practices****Brokerage Practices**

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**Selecting Brokerage Firms**

Optimum Wealth Management, LLC does not have any affiliated firms. Specific custodian recommendations are made to Clients based on their need for such services. OWM recommends custodians based on the proven integrity and financial responsibility of the firm and the best execution of orders at reasonable commission rates.

OWM recommends discount brokerage firms and trust companies (qualified custodians), such as Charles Schwab & Company and Vanguard.

OWM *DOES NOT* receive fees or commissions from any of these arrangements.

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**Best Execution**

OWM reviews the execution of trades at each custodian each quarter. The review is documented in the *OWM Compliance Manual*. Trading fees charged by the custodians is also reviewed on a quarterly basis. OWM does not receive any portion of the trading fees.

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**Soft Dollars**

OWM does not participate in soft dollar arrangements.

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**Order Aggregation**

Most trades are mutual funds or exchange-traded funds where trade aggregation does not garner any client benefit. When OWM buys or sells the same security for two or more clients (including our personal accounts), we may place concurrent orders to be executed together as a single “block” in order to facilitate orderly and efficient execution. Each client account will be



charged or credited with the average price per unit. We receive no additional compensation or remuneration of any kind because we aggregate client transactions. No client is favored over any other client. If an order is not completely filled, it is allocated pro-rata based on an allocation statement prepared by OWM prior to placing the order. Because of an order's aggregation, some clients may pay higher transaction costs, or greater spreads, or receive less favorable net prices on transactions than would otherwise be the case if the order had not been aggregated.

#### **Item 13: Review of Accounts**

### **Review of Accounts**

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#### **Periodic Reviews**

Account reviews are performed quarterly by advisor Michael C. Cordak. Account reviews are performed more frequently when market conditions dictate.

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#### **Review Triggers**

Other conditions that may trigger a review are changes in the tax laws, new investment information, and changes in a client's own situation.

#### **Regular Reports**

As stated above, account reviews are performed quarterly by Michael C. Cordak. Mr. Cordak considers the client's current security positions and the likelihood that the performance of each security will contribute to the investment objectives of the client.

Clients receive periodic communications on at least an annual basis. *Advisory Service Agreement* clients, *Investment Management* clients, and *Retainer Agreement* clients receive written quarterly updates. The written updates may include a net worth statement, portfolio statement, and a summary of objectives and progress towards meeting those objectives.

#### **Item 14: Client Referrals and Other Compensation**

### **Client Referrals and Other Compensation**

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#### **Incoming Referrals**

OWM has been fortunate to receive many client referrals over the years. The referrals came from current clients, estate planning attorneys, accountants, employees, personal friends of employees and other similar sources. The firm does not compensate referring parties for these referrals.

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**Referrals Out**

OWM has a Solicitor's Agreement with Efficient Market Advisors, LLC. Efficient Market Advisors, LLC is an independently registered Securities and Exchange Commission Registered Investment Advisor and not affiliated with OWM. In this type of referral arrangement, a client may be referred to Efficient Market Advisors, LLC, and Efficient Market Advisors, LLC serves as the Advisor to the client. As such, OWM is compensated by Efficient Market Advisors, LLC in the form of solicitor fees for the referral of the client. Accounts that are referred to Efficient Market Advisors, LLC are not charged any extra advisory fees by OWM as stated in OWM's fee schedule in the Item 5 – Fees and Compensation section above. Efficient Market Advisors, LLC collects the total advisory fee from an automatic withdrawal from the client's account, and Efficient Market Advisors, LLC retains a portion of the fee for their services and compensates OWM the remainder, as agreed upon between Efficient Market Advisors, LLC and OWM. A Solicitor Disclosure Document will be provided that will disclose the amount that OWM will be compensated by Efficient Market Advisors, LLC for the referral.

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**Other Compensation**

*None.*

**Item 15: Custody****Custody**

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**Account Statements**

Any investment advisor having custody or access to customer funds or securities must comply with certain rules and regulations designed to protect the clients' assets. Rule 590-4-4 of the Georgia Uniform Securities Act details strict requirements governing investment advisors that have "custody" over client securities or funds. OWM meets the definition of having custody due to the following circumstances:

- OWM directly debits fees from client accounts
- Standing Letters of Authorization

Some clients may execute limited powers of attorney or other standing letters of authorization that permit the firm to transfer money from their account with the client's independent qualified Custodian to third-parties. This authorization to direct the Custodian may be deemed to cause our firm to exercise limited custody over your funds or securities and for regulatory reporting purposes, we are required to keep track of the number of clients and accounts for which we may have this ability. We do not have physical custody of any of your funds and/or securities.

OWM does not have physical custody of any client funds and/or securities. Client funds and securities will be held with a bank, broker dealer, or other independent qualified custodian. You will receive account statements from the independent, qualified custodian holding your funds at least quarterly. The account statement from your custodian will indicate the amount of advisory fees deducted from your account(s) each billing cycle. Clients should carefully review statements received from the custodian. OWM also sends quarterly invoices detailing the manner and amount of advisory fees to all clients.

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**Performance Reports**

Clients are urged to compare the account statements received directly from their custodians to the performance report statements provided by OWM.

**Net Worth Statements**

Clients are occasionally provided net worth statements and net worth graphs. Net worth statements contain approximations of bank account balances provided by the client, as well as the value of land and hard-to-price real estate. The net worth statements are used for long-term financial planning where the exact values of assets are not material to the financial planning tasks.

**Item 16: Investment Discretion****Investment Discretion**

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**Discretionary Authority for Trading**

OWM accepts discretionary authority to manage securities accounts on behalf of clients. OWM has the authority to determine, without obtaining specific client consent, the securities to be bought or sold, and the amount of the securities to be bought or sold. However, OWM consults with the client prior to each trade to obtain concurrence if a blanket trading authorization has not been given.

The client approves the custodian to be used and the commission rates paid to the custodian. OWM does not receive any portion of the transaction fees or commissions paid by the client to the custodian on certain trades.

Discretionary trading authority facilitates placing trades in your accounts on your behalf so that we may promptly implement the investment policy that you have approved in writing.

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**Limited Power of Attorney**

A limited power of attorney is a trading authorization for this purpose. You sign a limited power of attorney so that we may execute the trades that you have approved.

## **Item 17: Voting Client Securities**

### **Voting Client Securities**

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#### **Proxy Votes**

OWM does not vote proxies on securities. Clients are expected to vote their own proxies.

When assistance on voting proxies is requested, OWM will provide recommendations to the Client. If a conflict of interest exists, it will be disclosed to the Client.

## **Item 18: Financial Information**

### **Financial Information**

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#### **Financial Condition**

OWM does not have any financial impairment that will preclude the firm from meeting contractual commitments to clients.

A balance sheet is not required to be provided because OWM does not serve as a custodian for client funds or securities and does not require prepayment of fees of more than \$500 per client, and six months or more in advance.

## **Item 19: Requirements for State Registered Advisors**

Principal Executive Officers and Management Persons Education and Business Background:

Michael C. Cordak  
Managing Principal and Chief Compliance Officer

### **Business Background:**

Magellan Planning Group-Personal Retirement Planner, 6/2007-2010  
Magellan Wealth Management-Owner, 2009-2010;  
Optimum Wealth Management-Owner, 2010-Present.  
Delta Airlines – Pilot, 2006 – Present.

### **Educational Background:**

Institutions: University of Illinois College of Business 1979-1985 B.S.B.A.;  
College for Financial Planning, Denver CO 1993-1996, awarded Certificate of Completion of Certified Financial Planner Professional Education Program;  
American College of Financial Services 2015, received RICP (Retirement Income Certified Professional designation in 2016.

**Outside Business Activities:**

Michael C. Cordak, owner and IAR of OWM, is an airline pilot with Delta Airlines. In his capacity as an airline pilot, Mr. Cordak allocates approximately 50% of his time.

**Disclosure Information:**

None of the Principal Executive Officers and Management persons listed have had any complaints or any events required to be disclosed in this section.

# Business Continuity Plan

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## General

OWM has a Business Continuity Plan in place that provides detailed steps to mitigate and recover from the loss of office space, communications, services or key people.

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## Disasters

The Business Continuity Plan covers natural disasters such as snowstorms, hurricanes, tornados, and flooding. The Plan covers man-made disasters such as loss of electrical power, loss of water pressure, fire, bomb threat, nuclear emergency, chemical event, biological event, T-1 communications line outage, Internet outage, railway accident and aircraft accident. Electronic files are backed up daily and archived offsite.

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## Alternate Offices

Alternate offices are identified to support ongoing operations in the event the main office is unavailable. It is our intention to contact all clients within five days of a disaster that dictates moving our office to an alternate location.

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## Loss of Key Personnel

OWM does have a succession agreement in place in the event of Michael Cordak's serious disability or death.

# Information Security Program

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## Information Security

OWM maintains an information security program to reduce the risk that your personal and confidential information may be breached.

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## Privacy Notice

OWM is committed to maintaining the confidentiality, integrity and security of the personal information that is entrusted to us.

The categories of nonpublic information that we collect from you may include information about your personal finances, information about your health to the extent that it is needed for the financial planning process, information about transactions between you and third parties, and information from consumer reporting agencies, e.g., credit reports. We use this information to help you meet your personal financial goals.

With your permission, we disclose limited information to broker-dealers, custodians and other financial institutions with whom you have established a relationship. You may opt out from our sharing information with these nonaffiliated third parties by notifying us at any time by mail, email ([mcordak@optimumwlth.com](mailto:mcordak@optimumwlth.com)), in person or by calling us at 678-778-2694. With your permission, we share a limited amount of information about you with your brokerage firm in order to execute securities transactions on your behalf.

We maintain a secure office to ensure that your information is not placed at unreasonable risk. We employ a firewall barrier, secure data encryption techniques and authentication procedures in our computer environment.

We do not provide your personal information to mailing list vendors or solicitors. We require strict confidentiality in our agreements with unaffiliated third parties that require access to your personal information, including financial service companies, consultants, and auditors. Federal and State securities regulators may review our Company records and your personal records as permitted by law.

Personally identifiable information about you will be maintained while you are a client, and for the required period thereafter that records are required to be maintained by federal and state securities laws. After that time, information may be destroyed.

We will notify you in advance if our privacy policy is expected to change. We are required by law to deliver this *Privacy Notice* to you annually, in writing.



**Firm Brochure**  
(Part 2B of Form ADV)

**MICHAEL C. CORDAK**

**CRD # 5294654**

**2033 CRESTHAVEN WALK  
WOODSTOCK, GA 30189  
678-778-2694**

**WWW.OPTIMUMWLTH.COM  
MCORDAK@OPTIMUMWLTH.COM**

This brochure supplement provides information about Michael C. Cordak that supplements the Optimum Wealth Management, LLC brochure. You should have received a copy of that brochure. Please contact Michael C. Cordak if you did not receive Optimum Wealth Management's brochure or if you have questions about this supplement.

Additional information about Michael C. Cordak is also available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

March 6, 2025



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**Form ADV, Part 2B, Item 2****Educational Background and Business Experience**

Michael C. Cordak  
Managing Principal  
Year of Birth: 1961

**Business Background:**

Magellan Planning Group-Personal Retirement Planner, 6/2007-2010  
Magellan Wealth Management-Owner, 2009-2010;  
Optimum Wealth Management-Owner, 2010-Present.  
Delta Airlines – Pilot, 2006 – Present.

**Educational Background:**

Institutions: University of Illinois College of Business 1979-1985 B.S.B.A.;  
College for Financial Planning, Denver CO 1993-1996, awarded Certificate of  
Completion of Certified Financial Planner Professional Education Program;  
American College of Financial Services 2015, received RICP® (Retirement  
Income Certified Professional designation in 2016.

**PROFESSIONAL DESIGNATIONS:**

The Insured Retirement Institute (IRI) partnered with the American College to  
develop the **Retirement Income Certified Professional Designation  
(RICP®)**, a best-in-class designation focusing on the skills advisors need to  
work and be successful with clients on retirement income planning.

The RICP® Designation offers the latest strategies and provides the most up-  
to-date, and practical information for creating retirement income for clients. A  
Retirement Income Certified Professional helps retirees and near-retirees  
develop a plan for managing and using the assets they have accumulated for  
retirement in order to live within a realistic budget and not run out of money  
prematurely.

**Form ADV, Part 2B, Item 3****Disciplinary Information**

Michael C. Cordak does not have any reportable disciplinary disclosures.

**Form ADV, Part 2B, Item 4****Other Business Activities**

Michael C. Cordak is a pilot with Delta Airlines. Mr. Cordak does not have any investment-related or other outside business activities.

**Form ADV, Part 2B, Item 5****Additional Compensation**

Michael C. Cordak does not receive any economic benefit from anyone, who is not a client, for providing advisory services.

**Form ADV, Part 2B, Item 6****Supervision**

Optimum Wealth Management, LLC has written supervisory procedures in place that are reasonably designed to detect and prevent violations of the securities laws, rules, and regulations of the Georgia Securities Act. Michael C. Cordak is Optimum Wealth Management's Chief Compliance Officer and an Investment Advisory Representative ("IAR"), therefore he is responsible for all of the activities that occur on behalf of Optimum Wealth Management, LLC and its clients. Michael C. Cordak can be reached at 678-778-2694.

**Form ADV, Part 2B, Item 7****Requirements for State-Registered Advisers**

There are no disclosable items to report under this section.



**Firm Brochure**  
(Part 2B of Form ADV)

**LOYD AUSTINE CROWE, JR**  
**CRD # 1850746**  
**2033 CRESTHAVEN WALK**  
**WOODSTOCK, GA 30189**  
**678-778-2694**  
**WWW.OPTIMUMWLTH.COM**

This brochure supplement provides information about L. Austine Crowe that supplements the Optimum Wealth Management, LLC brochure. You should have received a copy of that brochure. Please contact L. Austine Crowe if you did not receive Optimum Wealth Management's brochure or if you have questions about this supplement.

Additional information about L. Austine Crowe is also available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

March 6, 2025

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**Form ADV, Part 2B, Item 2****Educational Background and Business Experience**

L. Austine Crowe  
Investment Advisor Representative  
Year of Birth: 1942

**Business Background:**

Optimum Wealth Management, LLC-Investment Advisor Representative, 3/2017-Present  
LAC Wealth Management-President, 6/2006-Present  
Efficient Market Advisors, LLC-Investment Advisor Representative, 5/2006-3/2017  
T.O. Richardson Securities, Inc.-Executive Vice-President, 7/1990-09/2007

**Educational Background:**

Institutions: United States Naval Academy B.S. in Mathematics and Aeronautical Engineering.

**Form ADV, Part 2B, Item 3****Disciplinary Information**

L. Austine Crowe does not have any reportable disciplinary disclosures.

**Form ADV, Part 2B, Item 4****Other Business Activities**

L. Austine Crowe is President of LAC Wealth Management, Inc.

**Form ADV, Part 2B, Item 5****Additional Compensation**

L. Austine Crowe does not receive any economic benefit from anyone, who is not a client, for providing advisory services.

**Form ADV, Part 2B, Item 6****Supervision**

Optimum Wealth Management, LLC has written supervisory procedures in place that are reasonably designed to detect and prevent violations of the securities laws, rules, and regulations of the Georgia Securities Act. L. Austine Crowe is supervised by Michael C. Cordak, Optimum Wealth Management's Chief Compliance Officer. Michael C. Cordak can be reached at 678-778-2694.

**Form ADV, Part 2B, Item 7****Requirements for State-Registered Advisers**

There are no disclosable items to report under this section.